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MAR 27 2006

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of )  
Applicants: James Benjamin Williams et al. )  
Serial No. 10/797,889 ) Examiner  
Filed: March 10, 2004 ) Thu Thao Havan  
Title: Methods for issuing, distributing, managing ) Art Unit 3624  
and redeeming investment instruments )  
providing securitized annuity options )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

AMENDMENT

In response to the outstanding Office Action, please amend the above-identified application by making the changes set forth in the following sections, each of which begins on a separate page:

Amendments to the claims  
Remarks